From: A J Salpietra

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

HVCC has enabled the appraisal community to do very poor quality work, because the have NO accountability anymore. the can do a poor job get paid and no one can say anything to them. the AMC are even worse because all they want is paid. there is absolutely no accountabilty to the customer and this program allows poor appraisers to hide behind it. HVCC should be repealed.